

claims 98-139 have been added.

Applicants respectfully submit that each of the pending claims are in condition for allowance.

The Examiner is invited to contact Applicants' undersigned representative to discuss any issues which may advance the prosecution of the instant application.

AUTHORIZATION

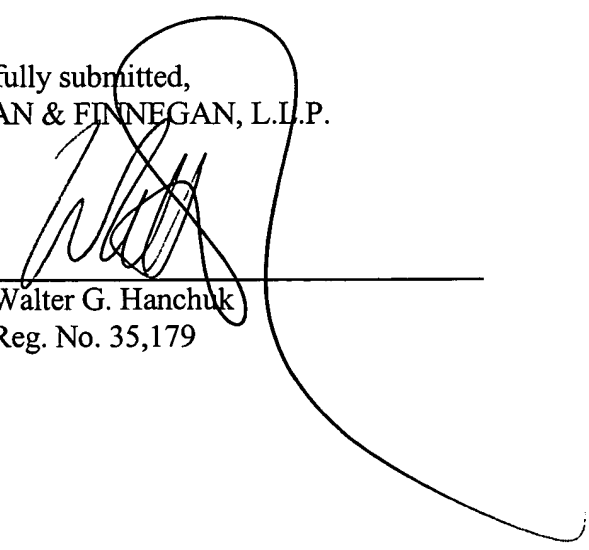
The Commissioner is hereby authorized to charge any additional fees which may be required for this amendment, or credit any overpayment to Deposit Account 13-4500, Order No. 3553-4020US1.

In the event that an extension of time is required, or which may be required in addition to that requested in a petition for an extension of time, the Commissioner is requested to grant a petition for that extension of time which is required to make this response timely and is hereby authorized to charge any fee for such an extension of time or credit any overpayment for an extension of time to Deposit Account No. 13-4500, Order No. 3553-4020US1. A DUPLICATE OF THIS DOCUMENT IS ATTACHED.

Respectfully submitted,
MORGAN & FINNEGAN, L.L.P.

Dated: February 14, 2000

By:

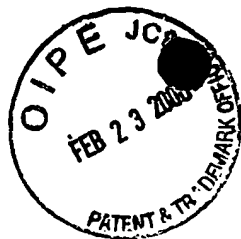
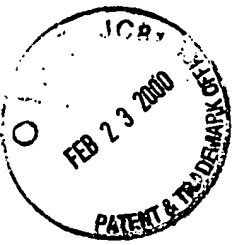


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PATENT

Docket No. 3553-4020US1



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : Jay S. Walker et al. Art Unit: 2768
Serial No : 09/443,158 Examiner: TBA
Filed : November 18, 1999
For : CONDITIONAL PURCHASE OFFER MANAGEMENT SYSTEM

RECEIVED
FEB 28 2000
TC 2760 MAIL ROOM

ASSISTANT COMMISSIONER FOR PATENTS
Washington, DC 20231

PRELIMINARY AMENDMENT

Sir:

Prior to examination of the above-identified patent application, please amend the above-referenced application as follows:

In the Claims:

Please cancel claim 1 without prejudice or disclaimer.

Please add the following new claims:

98. A system, comprising:

a storage device storing a program;

a processor in communication with said storage device, said processor operative with said program to:

receive a conditional purchase offer including an offer price from a customer for purchasing goods or services;

receive a payment identifier specifying a financial account for use in providing

guaranteed payment for said goods or services if said conditional purchase offer is accepted;

compare said conditional purchase offer with seller inventory and pricing information to determine if said conditional purchase offer is acceptable;

if said conditional purchase offer is unacceptable, transmit a rejection of said conditional purchase offer to said customer; and

take an action to deter the customer from submitting multiple conditional purchase offers for said goods or services.

99. The system of claim 98, wherein said conditional purchase offer includes an expiration date.

100. The system of claim 98, wherein said seller inventory and pricing information includes seller-defined rules.

101. The system of claim 98, wherein said seller inventory and pricing information is stored in at least one of: a computer reservation system and an airline reservation system.

102. The system of claim 98, wherein said financial account is a debit account.

103. The system of claim 98, wherein said financial account is a credit account.

104. The system of claim 98, wherein said processor is further operative with said program to pre-authorize said offer price of said conditional purchase offer with a financial clearinghouse.

105. The system of claim 98, wherein said goods or services includes at least one of: an airline ticket, an automobile, insurance, computer equipment and a hotel accommodation.

106. The system of claim 98, wherein said processor is further operative with said program to authenticate said conditional purchase offer prior to consideration thereof.

107. The system of claim 106, wherein authentication of said conditional purchase offer includes acceptance of a customer credit card number.

108. The system of claim 98, wherein said action includes limiting additional conditional purchase offers containing a progressively increasing price.

109. The system of claim 98, wherein said action includes limiting additional conditional purchase offers that a customer can submit within a predefined period of time.

110. A method for using a computer to process the sale of goods or services, comprising:
receiving a conditional purchase offer including an offer price from a customer for purchasing goods or services;

receiving a payment identifier specifying a financial account for use in providing guaranteed payment for said goods or services if said conditional purchase offer is accepted;

comparing said conditional purchase offer with seller inventory and pricing information to determine if said conditional purchase offer is acceptable;

if said conditional purchase offer is unacceptable, transmitting a rejection of said conditional purchase offer to said customer; and

taking an action to deter the customer from submitting multiple conditional purchase offers for said goods or services.

111. The method of claim 110, wherein said conditional purchase offer includes an expiration date.

112. The method of claim 110, wherein said seller inventory and pricing information includes seller-defined rules.

113. The method of claim 110, wherein the seller inventory and pricing information is stored in at least one of: a computer reservation system and an airline reservation system.

114. The method of claim 110, wherein said financial account is a debit account.

115. The method of claim 110, wherein said financial account is a credit account.

- 116.** The method of claim 110, further comprising pre-authorizing said offer price of said conditional purchase offer with a financial clearinghouse.
- 117.** The method of claim 110, wherein said payment for said goods or services is guaranteed.
- 118.** The method of claim 110, further comprising authenticating said conditional purchase offer prior to consideration thereof.
- 119.** The method of claim 118, wherein said authenticating of said conditional purchase offer includes acceptance of a customer credit card number.
- 120.** The method of claim 110, wherein said taking an action includes limiting additional conditional purchase offers containing a progressively increasing price.
- 121.** The method of claim 110, wherein said taking an action includes limiting additional conditional purchase offers that a customer can submit within a predefined period of time.
- 122.** The method of claim 110, wherein said goods or services includes at least one of: an airline ticket, an automobile, insurance, computer equipment and a hotel accommodation.
- 123.** A method for using a computer to process the sale of goods or services, comprising:
- receiving a first conditional purchase offer including an offer price from a customer for purchasing goods or services;
 - receiving a payment identifier specifying a financial account for use in providing guaranteed payment for said goods or services if said first conditional purchase offer is accepted;
 - comparing said first conditional purchase offer with seller inventory and pricing information to determine if said first conditional purchase offer is acceptable;
 - if said first conditional purchase offer is unacceptable, transmitting a rejection of said first conditional purchase offer to said customer; and
 - taking an action to deter the customer from submitting a second conditional

purchase offer with an increased offer price for said goods or services within a predetermined period of time after transmitting a rejection of said first conditional purchase offer.

124. The method of claim 123, wherein said seller inventory and pricing information includes seller-defined rules.

125. The method of claim 123, wherein said seller inventory and pricing information is stored in at least one of: a computer reservation system and an airline reservation system.

126. The method of claim 123, wherein said financial account is a debit account.

127. The method of claim 123, wherein said financial account is a credit account.

128. The method of claim 123, wherein said payment for said goods or services is guaranteed.

129. The method of claim 123, further comprising authenticating said first conditional purchase offer prior to consideration thereof.

130. The method of claim 129, wherein said authenticating of said first conditional purchase offer includes acceptance of a customer credit card number.

131. The method of claim 123, wherein said goods or services includes at least one of: an airline ticket, an automobile, insurance, computer equipment and a hotel accommodation.

132. A system, comprising:

a storage device storing a program;

a processor in communication with said storage device, said processor operative with said program to:

receive a first conditional purchase offer including an offer price from a customer for purchasing goods or services;

receive a payment identifier specifying a financial account for use in providing guaranteed payment for said goods or services if said first conditional purchase offer is accepted;

compare said first conditional purchase offer with seller inventory and pricing information to determine if said first conditional purchase offer is acceptable;

if said first conditional purchase offer is unacceptable, transmit a rejection of said first conditional purchase offer to said customer; and

take an action to deter the customer from submitting a second conditional purchase offer with an increased offer price for said goods or services within a predetermined period of time after transmitting a rejection of said first conditional purchase offer.

133. The system of claim 132, wherein said seller inventory and pricing information includes seller-defined rules.

134. The system of claim 132, wherein said seller inventory and pricing information is stored in at least one of: a computer reservation system and an airline reservation system.

135. The system of claim 132, wherein said financial account is a debit account.

136. The system of claim 132, wherein said financial account is a credit account.

137. The system of claim 132, wherein said payment for said goods or services is guaranteed.

138. The system of claim 132, wherein said processor is further configured to authenticate said first conditional purchase offer prior to consideration thereof.

139. The system of claim 132, wherein said goods or services includes at least one of: an airline ticket, an automobile, insurance, computer equipment and a hotel accommodation.

REMARKS

This Preliminary Amendment is submitted prior to examination of the instant patent application. Claims 98-139 are pending in the application. Claim 1 has been canceled. New

claims 98-139 have been added.

Applicants respectfully submit that each of the pending claims are in condition for allowance.

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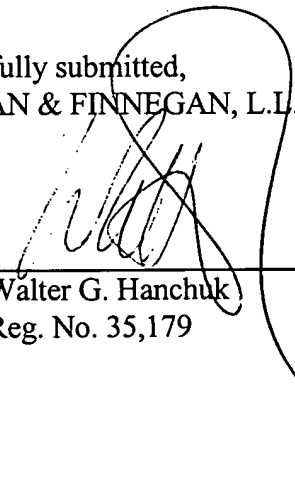
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